

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

|                                      |   |                   |
|--------------------------------------|---|-------------------|
| In re:                               | ) |                   |
|                                      | ) |                   |
| Brian J. Miller and Anita M. Osborne | ) | Case No. 19-21844 |
|                                      | ) | Chapter 13        |
|                                      | ) |                   |
|                                      | ) |                   |
| Debtors.                             | ) |                   |

REPORT OF DEBTOR AUDIT

Pursuant to 28 U.S.C. § 586 (f)(1), the United States Trustee contracted for an audit to be performed of the above-captioned debtors' petition, schedules and other information filed by the debtors in this case. In accordance with the Debtor Audit Standards established pursuant to Section 603 (a) of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, McBride, Lock & Associates, LLC performed the procedures enumerated in the contract between ourselves and the United States Trustee Program to determine whether certain items in the bankruptcy petition, schedules, and statements as originally filed by Brian J. Miller and Anita M. Osborne in Bankruptcy Case No 19-21844 contain material misstatements concerning the debtors' income, expenditures, or assets.

| The auditor finds:  |   |
|---|---|
| No material misstatement  | √ |
| One or more material misstatements  |   |
| The material misstatements are listed on the attached List of Material Misstatements. |   |

The debtors were responsible for the preparation of the bankruptcy petition, schedules, and statements in this case. The United States Trustee Program is responsible for the sufficiency of the procedures developed to determine the accuracy, veracity, and completeness of the petitions, schedules and other information that the debtors are required to provide under 11 U.S.C. §§ 521 and 1322. McBride, Lock & Associates, LLC make no representation regarding the sufficiency of the procedures either for the purpose for which this report has been requested or for any other purpose.

The analysis and findings contained in this report are intended solely for the information and of the United States Trustee Program and parties-in-interest in the subject civil bankruptcy proceeding and are not intended to be and should not be used by anyone other than these parties. However, this report is a matter of public record and its distribution is not limited. The Report is not a legal determination, and the legal effect of the auditor's findings of material misstatement is a question for the Court. Further, the findings contained in the report neither require the United States Trustee Program or other related

parties in interest to take, nor preclude these parties from taking, legal action in or relating to this case, including with respect to matters not discussed in this report.

Respectfully submitted,

A handwritten signature in blue ink that reads "McBride, Lock & Associates, LLC". The signature is written in a cursive, flowing style.

McBride, Lock & Associates, LLC  
Certified Public Accountants  
4151 N. Mulberry Drive, Suite 275  
Kansas City, Missouri 64116  
(816) 221-4559

Dated this 21<sup>st</sup> day of August, 2019.